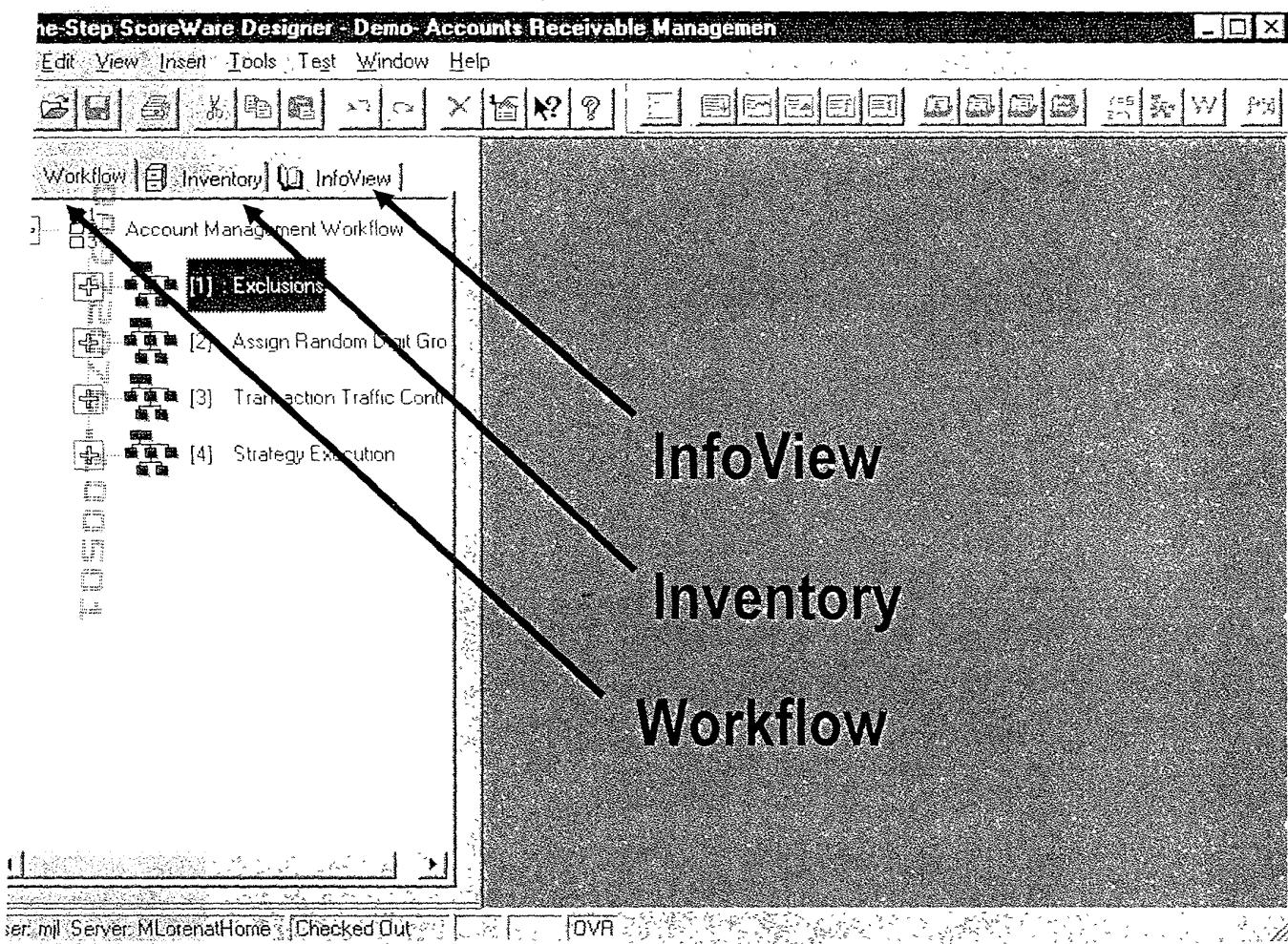
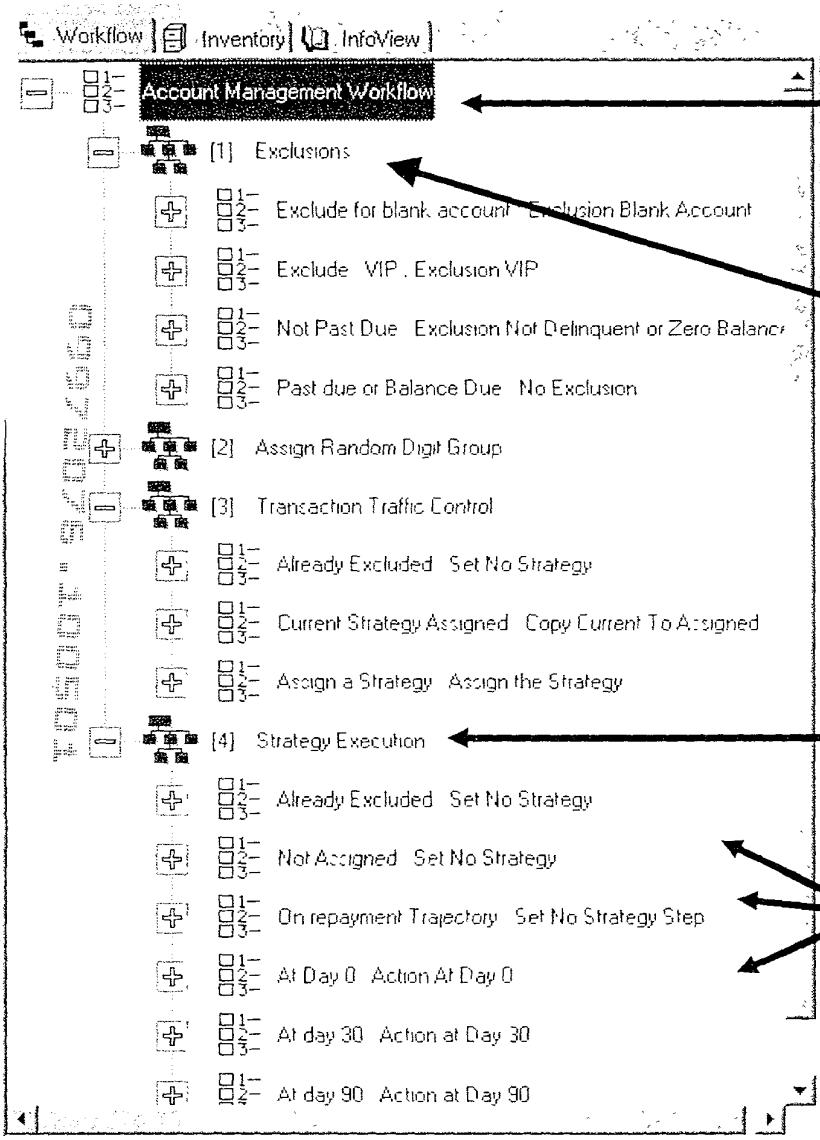


Fig. 3





401
Root workflow list

First step is
segmentation
tree implementing
list of exclusions

402
Strategy Tree

403
Leaf nodes

Fig. 4

Fig. 5

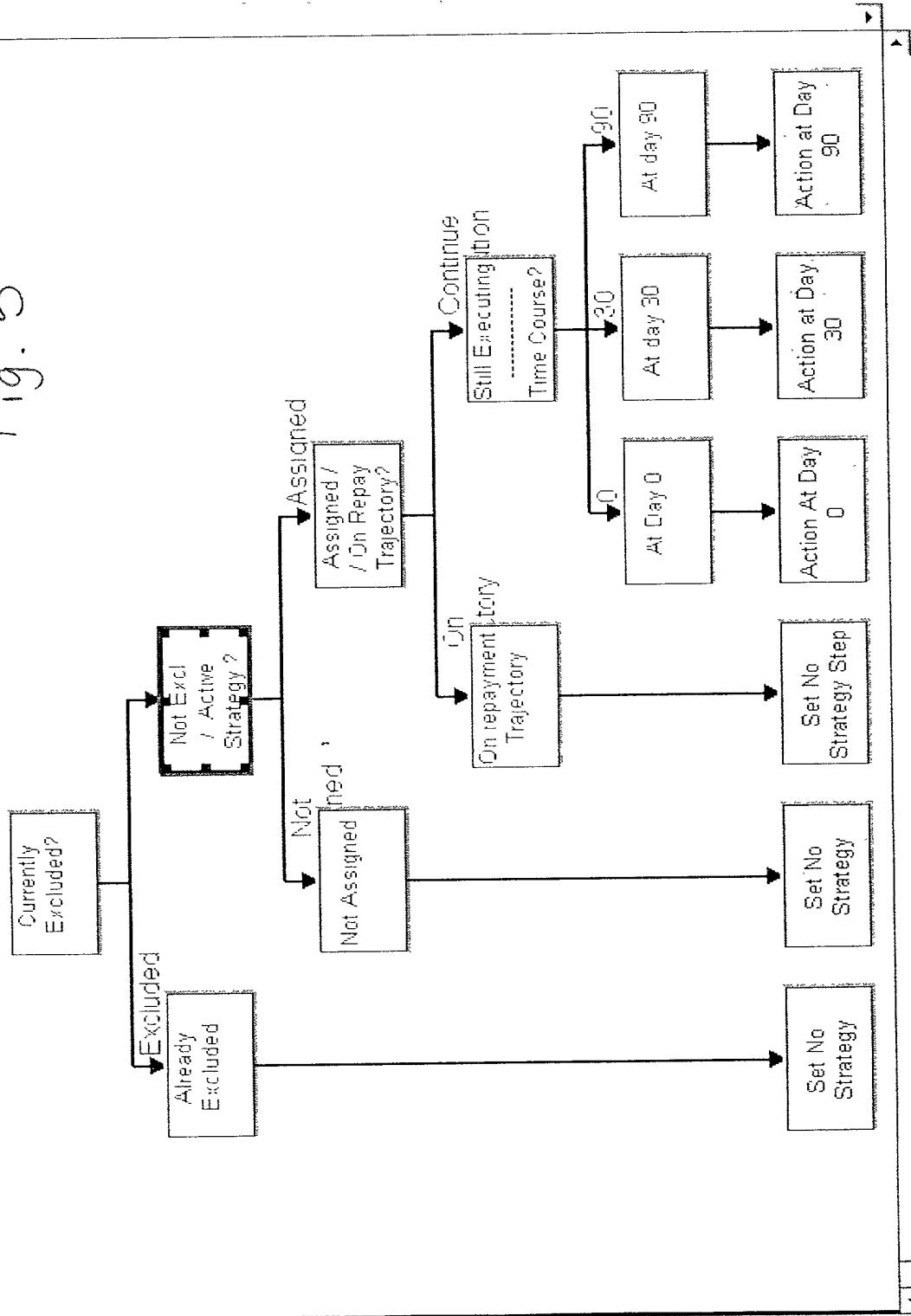


Fig. 6

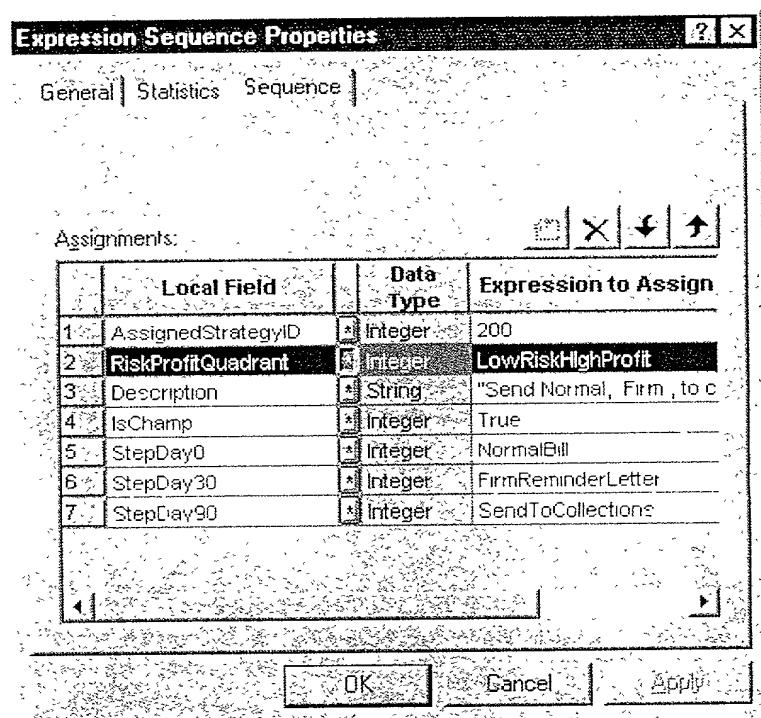


Fig. 7

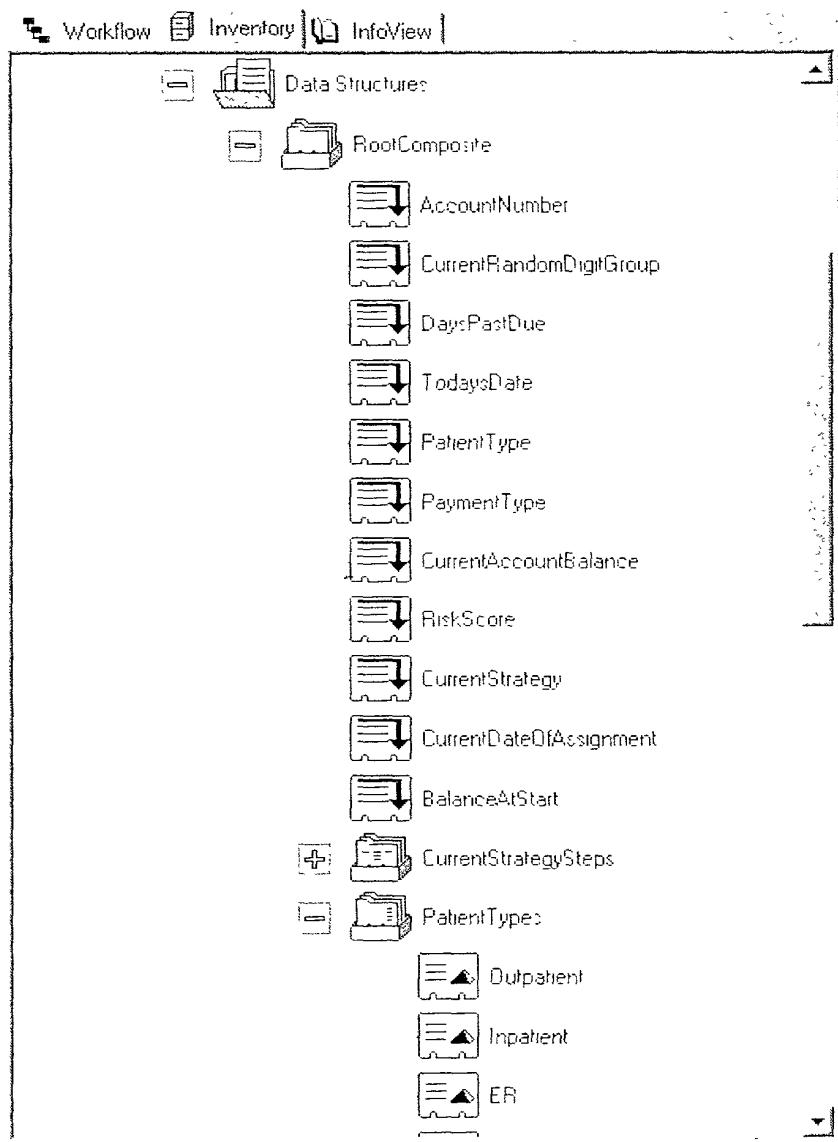


Fig. 8

```

IsVIPAccount [User Defined Function] - □ X
{
    // This public function makes the work-around (and dangerous)
    // assumption that iTemp will equal the index (step number) into
    // the data segment.
    // It returns the action code associated with the step.
    // this = NoActionCode;
    i = 0;
    For Each CurrentStrategySteps:
        i = i + 1;
        If [i == iTemp] Then
            this = Action;
        EndIf
    EndFor
}

IsBalanceRepaymentOnTrajectory [User Defined Function] - □ X
{
    // The expected balance repayment trajectory is
    // to repay from balance of B at time = 0 to balance of
    // 0 at time = 45 days.
    // The trajectory is (for now) assumed to be a straightline.
    // this = FALSE;
    If [BalanceAtStart > 0] Then
        If [CurrentAccountBalance <= BalanceAtStart * (1 - DaysInStrategy/RepaymentTrajectoryLength)] Then
            this = TRUE;
        EndIf
    EndIf
}

```

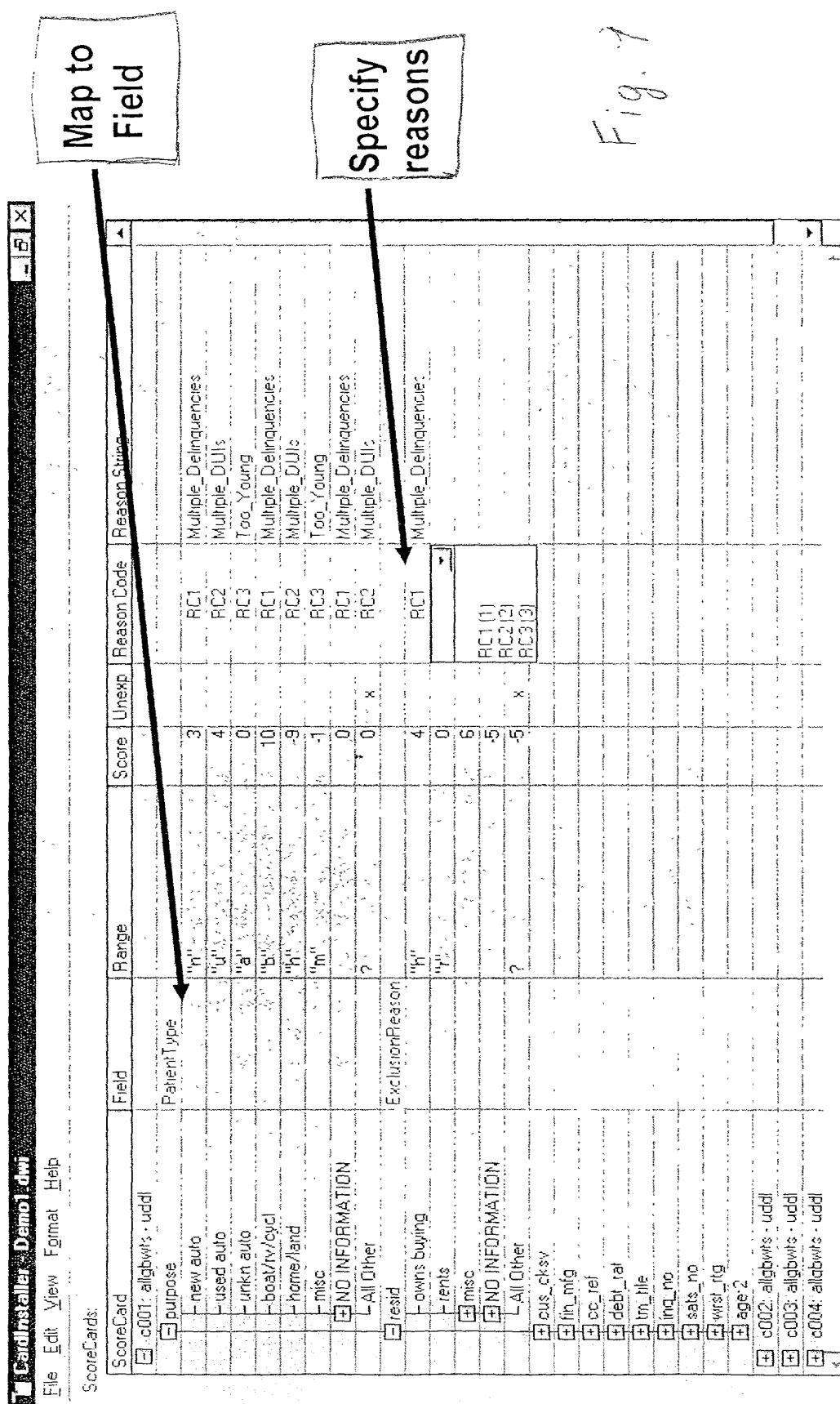


Fig. 7

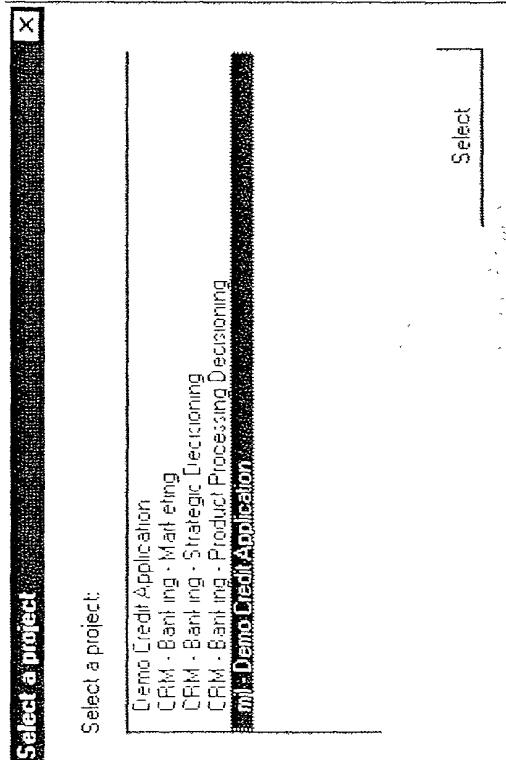
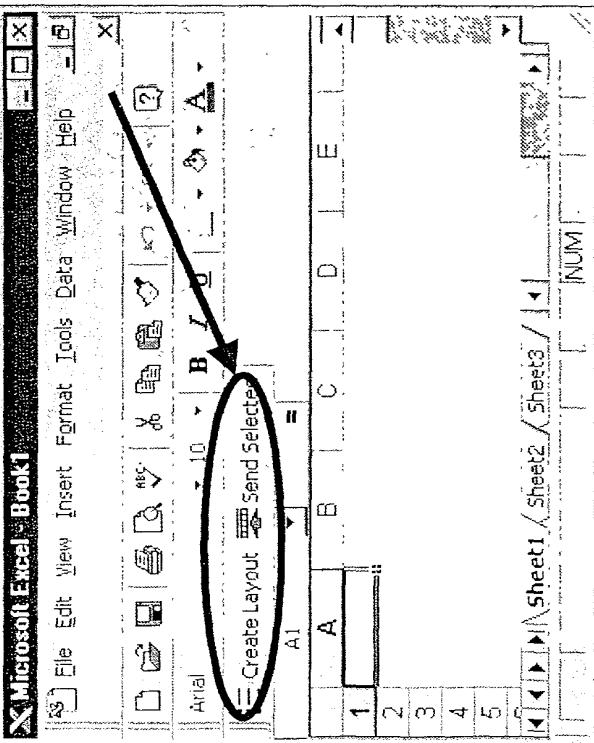


Fig 10

A	B	C	D	E	F	G	H
4	Project:	mi-Demo Credit Application					
5	Layout Created	2/21/99					
6							
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44							

Fig. 11

One-Step ScoreWare Projects & Parts Browser

File Edit View Tools Test Help

All Projects

Project

- PJ Accounts Receivable Management
- Domains
- + Data Structures
- + E-Spire Data Sequences
- + Segmentation Tree
- + User Defined Function Module
- + Workflow Lists
- + PJ CRM Banking Marketing
- + PJ CRM Banking Product Processing Declarative
- + PJ CRM Banking - Strategic Decisioning
- + PJ Demo (not coding) Credit Application
- + PJ Demo Credit Application
- + PJ Demo Credit Application (temp)
- + PJ Demo Interactive CRM - 1
- + PJ Example for Cross-Reference
- + PJ Insurance One Step Scoreware 12291997
- + PJ Interactive CRM - 1
- + PJ Insurance 9
- + PJ n01 - Demo Credit Application
- + PJ Mont Blanc Project
- + PJ RW/ Demo Credit Application
- + PJ Sample Project
- + PJ Simulation of APP Processing Workflow

Contents of Projects/Accounts Receivable Management/Workflow Lists

Name	Ver	Description
SE Account Management Workflow	0.1	This is the main workflow list of the project
SE Action at Day 0	0.1	
SE Action at Day 30	0.1	
SE Action at Day 90	0.1	
SE Assign Random Group	0.1	
SE Assign the Strategy	0.1	Copy the current random digit group to -signe
SE Copy Current Random Digit Group	0.1	Copy all of the current strategy (0 and 1) steps to
SE Copy Current To A, signed	0.1	
SE Exclusion Blank Account	0.1	
SE Exclusion Not Delinquent or Zero B	0.1	
SE Exclusion v1P	0.1	
SE No Exclusion	0.1	
SE Set No Strategy	0.1	Set not strategy
SE Set No Strategy Step	0.1	
SE Set Strategy 100	0.1	
SE Set Strategy 200	0.1	
SE Set Strategy 300	0.1	
SE Set Strategy 400	0.1	
SE Set Strategy 401	0.1	
SE Set Strategy 402	0.1	

User m1 Server: MLoenart [20 objects] [20 objects] [NUM]

Fig. 12

SYSTEM PROJECT REPORTS PAGE

Project Report Generation

Demo Credit Application, version 0.1

Inventory  [Data Domains](#)

 [Data Structures](#)

 [Expression Sequences](#)

 [Segmentation Trees](#)

 [Workflow Lists](#)

 [User Defined Functions](#)

Input/Output

[Input Layout](#)

[Output Layout](#)

Integrity

[Integrity Review](#)

Workflow  [Workflow Outline Tree](#)

Testing

[Bulk Testing](#)

Credit Transaction Authorization

Transaction Data

Account Number	5434 3432 4489 4343		
Amount	605.00	<input type="radio"/> Purchase	<input checked="" type="radio"/> Cash
Merchant SIC	1044		

Account Data

Credit Limit:	3000	Current Credit Balance:	1603.22
Cash Limit:	1000	Current Cash Balance:	540.00
		Days Past Due:	0

Score Data

Bureau Score	478	Behavior Score	456
--------------	-----	----------------	-----

Send Request Error

Authorization Results

Shadow Credit Limit	
Shadow Cash Limit	
Exclusion Reason	

Fig. 13a

Credit Transaction Authorization

Transaction Data

Account Number: 5434 3432 4489 4343

Amount: 605.00 Purchase Cash

Merchant SIC: 1044

Account Data

Credit Limit: 3000 Current Credit Balance: 1603.22

Cash Limit: 1000 Current Cash Balance: 540.00

Days Past Due: 0

Score Data

Bureau Score: 478 Behavior Score: 456

Send Request Error

Authorization Results

✓ APPROVE

Shadow Credit Limit: 4200.00

Shadow Cash Limit: 1000.00

Exclusion Reason:

Fig. 13b

Customer Interaction Entity Pad

Keywords:

Triggers Selection List

Part Type

Request Credit Limit Increase

Request Fee Waiver

Request Account Closing

Request Other

Customer Data

Customer ID:

Recommending

Risk Score: Revenue Score

Recommended Actions

Recommended Products

Script:

Still need more Information.

Fig. 14a

Customer Interaction Entry Pad



Keywords ...

Rich

Triggers Selection List ...

- Part Type
- Request Credit Limit Increase
- Request Fee Waiver
- Request Account Closing
- Request Order

Customer Data ...

Customer ID

0002

Risk Score

478

Revenue Score

Rec. Recommendations



Recommended Actions ...

- Up Sell

Recommended Products ...

- Equity Investment
- Mutual Fund
- Refinancing

Script ...

Let's make a deal.

Fig. 14b

[Status](#) [Logoff](#) [Project List](#) [Report List](#) [Refresh Project](#)
[Expand All](#) [Show Nodes](#) [Visio® Remote](#) [Refresh Stats](#)

Workflow Outline Tree Report

CRM Demo, version 0.1

ID	Item
1	- Main Process
2	- [1] Triggers
3	+ Credit Limit increase Include
5	+ Fee Waiver Include
7	+ Account Closing Include
9	+ Other Include
11	+ Exclude Exclude
14	- [2] Segment If Included
15	- Segment Market Segment
16	- [1] Customer-based Market Segme
17	+ Hidden Vein Roll the Dice Produ
23	+ Free Nuggets Pick em up Produ
48	+ Fool's Gold Drop em
63	+ Sand Flecks Turn em On or Drop
78	+ Not Assigned Exclude
81	+ Excluded Exclude
84	+ [3] Marketing Channel Selection

TOP

Fig. 15

Workflow Outline Tree Report

Demo- Accounts Receivable Management, version 0.1

ID	Item
1	- Account Management Workflow
2	+ [1] Exclusions
11	+ [2] Assign Random Digit Group
16	- [3] Transaction Traffic Control
17	+ Already Excluded Set No Strategy
19	+ Current Strategy Assigned Copy Current To A
21	- Assign a Strategy Assign the Strategy
22	- [1] Strategy Assignment
23	+ Excluded Set No Strategy
25	+ Low \$ Set Strategy 100
27	+ High \$ Set Strategy 200
29	+ Low % Set Strategy 300
31	+ Champion 90% Set Strategy 400
33	+ 1st Challenger 5% Set Strategy 401
35	+ 2nd Challenger 5% Set Strategy 402
37	+ Medicare Set No Strategy
39	+ Commercial Set No Strategy
41	+ Other Set No Strategy
43	+ Outpatient Set No Strategy
45	+ ER Set No Strategy
47	+ Other Set No Strategy
49	- [4] Strategy Execution
50	+ Already Excluded Set No Strategy
52	+ Not Assigned Set No Strategy
54	+ On repayment Trajectory Set No Strategy Step
56	+ At Day 0 Action At Day 0
58	+ At day 30 Action at Day 30
60	+ At day 90 Action at Day 90

Fig. 16

Workflow Outline Tree Report

LifetimeValueScore Initial, version 0.1

ID	Item
1	- Root Result List
2	- [1] Generate Characteristics
3	- [2] ScoreSegmentation
4	+ 0 ExcludeBadAge
5	+ Less < 21 ExcludeTooYoung
6	+ >= 21 DoScore

TOP

Fig. 17

Fig. 18

